

# EXHIBIT J

John B. Ennis Esq.  
1200 RESERVOIR AVE  
CRANSTON RI 02920-6012

US POSTAGE AND FEES PAID

**FIRST-CLASS**  
Aug 25 2017  
Mailed from ZIP 02920  
2 oz First-Class Mail Letter



071S00777793

---

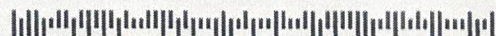
**USPS CERTIFIED MAIL**



**9407 1102 0088 2497 6131 63**

---

Bank of America  
BOA Notice of Error & Request for Informatio  
PO BOX 942019  
SIMI VALLEY CA 93094-2019



---

FOLD ALONG THIS LINE



## John B. Ennis

*Attorney at Law*

**1200 Reservoir Avenue**  
Cranston, Rhode Island 02920

Tel. (401) 943-9230

Fax (401) 679-0035

August 21, 2017

Bank of America

Attn: Notice of Error &

Request for Information

P.O. Box 942019

Simi Valley, CA 93094-2019

Clients: Dolores Cepeda

Address: 177 Dexter Street

Providence, RI 02907

Loan Number: [REDACTED]

Dear Sir or Madam:

Please consider this letter to constitute a Notice of Error under 12 CFR Section 1024.35 of Regulation X of the Mortgage Servicing Act under RESPA, which Regulation became effective on January 10, 2014. These amendments implemented the Dodd-Frank Wall Street Reform and Consumer Protection Act provisions regarding mortgage loan servicing. Under these amendments, you must acknowledge receipt of this Notice within five (5) days thereof (excluding legal public holidays, Saturdays and Sundays) and must advise me of your responses to this notice within thirty (30) days of receipt thereof (excluding legal public holidays, Saturdays and Sundays).

The written authority of the client to my law firm for this Request is attached hereto and incorporated herein by this reference.

Under Section 1024.35(b) of Amended Regulation X, the term "error" means the following categories of covered errors:

- (1) Failure to accept a payment that conforms to the servicer's written requirements for the borrower to follow in making payments.
- (2) Failure to apply an accepted payment to principal, interest, escrow, or other charges under the terms of the mortgage loan and applicable law.
- (3) Failure to credit a payment to a borrower's mortgage loan account as of the date of receipt, in violation of the prompt crediting provisions in 12 CFR 1026.36(c)(1).
- (4) Failure to pay taxes, insurance premiums, or other charges, including charges that the consumer has voluntarily agreed that the servicer should collect and pay, in a timely manner as required by the escrow provisions of § 1024.34(a), or to refund an escrow account balance as required by § 1024.34(b).
- (5) Imposition of a fee or charge that the servicer lacks a reasonable basis to impose upon the consumer, which includes, for example, a late fee for a payment that was not late, a charge you imposed for a service that was not provided, a default property-management fee for consumers



who are not in a delinquency status that would justify the charge, or a charge for force-placed insurance provisions.

(6) Failure to provide an accurate payoff balance amount upon a borrower's request pursuant to 12 CFR 1026.36(c)(3).

(7) Failure to provide accurate information to a borrower for loss mitigation options and foreclosure, as required by the early intervention provisions of § 1024.39.

(8) Failure to accurately and timely transfer information relating to the servicing of a borrower's mortgage loan account to a transferee servicer.

(9) Making the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process in violation of the loss mitigation procedures of § 1024.41(f) or (j).

(10) Moving for foreclosure judgment or order of sale, or conducting a foreclosure sale in violation of the loss mitigation procedures of this rule § 1024.41(g) or (j).

(11) Any other error relating to the servicing of the consumer's mortgage loan. Please note "servicing" is defined in § 1024.2(b).

**The consumer in this case believes that you did not provide a borrower within ten business days the following information pursuant to Section 1024.36(d):**

- 1. The identity of and address for the current owner of the mortgage loan identified herein.**
- 2. The identity of and address for the master servicer of the mortgage loan identified herein.**

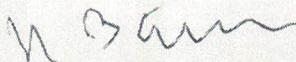
**You received this request on August 10, 2017. When you did respond by a letter dated August 14, 2017, you failed to provide the identity and address of the master servicer**

**You also failed to provide the owner of the mortgage loan as your letter merely identified the owner/investor of the mortgage loan as Bank of America, N.A as Creditor on behalf of Bank of America, California, N.A.. You must provide the owner, not the investor.**

Please correct all of these errors and provide me with notification of the correction, the date of the correction, and contact information for further assistance; or after conducting a reasonable investigation and providing the borrower through my firm with a notification that includes a statement that the servicer has determined that no error occurred, a statement of the reason or reasons for this determination, a statement of the borrower's right to request documents relied upon by the servicer in reaching its determination, information regarding how the borrower can request such documents, and contact information for further assistance.

Please be advised that for 60 days after receipt of a Notice of Error, you may not furnish adverse information to any consumer reporting agency regarding any payment that is the subject of the Notice of Error pursuant to § 1024.35(i).

Sincerely,



John B. Ennis, Esq.



**Bank of America**



**Home Loans**

PO Box 31785  
Tampa, FL 33631-3785

John B. Ennis, Esq.  
1200 Reservoir Avenue  
Cranston, Rhode Island 02920

**Notice Date:** August 14, 2017

**Account No.:** [REDACTED]

**Property Address:**  
177 Dexter St  
Providence, RI 02907

---

**ABOUT YOUR HOME LOAN**

Thank you for your recent inquiry regarding the investor, or owner of your loan.

---

**WHAT YOU SHOULD KNOW**

It is important that you understand the difference between the investor and the servicer of your loan:

- The servicer collects your mortgage payments, sends your billing statements, and provides the day-to-day servicing of your account on the investor's behalf.
- The investor owns your loan.

---

**SERVICER INFORMATION**

The loan servicer's role is to collect your mortgage payments, send billing statements, and provide day-to-day servicing of your account on the investor's behalf. Most inquiries and requests for your loan should be handled through your loan servicer Bank of America, N.A..

Bank of America, N.A. is authorized to handle most requests. In cases where Bank of America, N.A. does not have authority to make decisions or otherwise act independently on the investor's behalf in response to your request, Bank of America, N.A. will gather relevant information from you, consult with the investor about your request and communicate the decision.

If you have any questions regarding your loan or the servicing of your loan, you should always contact the servicer first at the telephone number or mailing address noted below.

Servicer's Name: Bank of America, N.A.  
Servicer's Mailing Address **(for correspondence other than payments):**

PO Box 31785  
Tampa, FL 33631-3785

Servicer's Telephone Number: 1-800-669-6650

Please continue to send your loan payments to Bank of America, N.A. at the address below to ensure they are applied to your account.

Payment Processing, PO Box 650070  
Dallas, TX 75265-0070



---

**INVESTOR INFORMATION**

The investor, or owner of your loan, is the person or entity that is entitled to repayment of the loan. We've provided your investor information below for your reference. Please note that you should not send payments to your investor and that most inquiries and requests should be handled through your loan servicer as indicated above.

Please write your account number on all checks and correspondence.

Investor's Name:

Bank of America, N.A. as Creditor on behalf of  
Bank of America California, N.A.

Investor's Mailing Address:

Mail Code: FL-1-908-01-49  
Attn: Correspondence Unit  
PO Box 31785  
Tampa, FL 33631-3785

Investor's Telephone Number:

800-669-6607

If you need further assistance, please call:

800-669-6650

We appreciate the opportunity to serve your home loan needs.

Home Loan Team  
Bank of America, N.A.